

Information to identify the case:

Debtor 1:	Amanda Lenard	Social Security number or ITIN:	xxx-xx-3490
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 8/18/16
Case number:	16-25950-CMG	Date case converted to chapter:	7 10/2/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amanda Lenard	
2. All other names used in the last 8 years		
3. Address	3 Wildberry Drive Westampton, NJ 08060	
4. Debtor's attorney Name and address	Joshua Humphries Keaveney Legal Group 1101 Kings Highway North Suite G100 Cherry Hill, NJ 08034	Contact phone 800-219-0939
5. Bankruptcy trustee Name and address	Barry R. Sharer Sharer Petree Brotz & Snyder 1103 Laurel Oak Road Suite 105B Voorhees, NJ 08043	Contact phone 856-282-0998

For more information, see page 2 >

Debtor **Amanda Lenard**

Case number **16-25950-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/3/17
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	November 1, 2017 at 10:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/2/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Amanda Lenard
 Debtor

Case No. 16-25950-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Oct 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2017.

db #+Amanda Lenard, 3 Wildberry Drive, Westampton, NJ 08060-5675
 tr +Barry R. Sharer, Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B,
 Voorhees, NJ 08043-4376
 516348397 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 516348398 +Avante, 3600 South Gessner, Ste 225, Houston, TX 77063-5357
 516432053 CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
 516348405 +Midwst Rcvry, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557
 516694672 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 516721189 U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708
 516721190 +U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708, U.S. Bank National Association et al,
 c/o Rushmore Loan Management Services 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jhumphries@keaveneylegalgroup.com Oct 03 2017 23:08:22 Joshua Humphries,
 Keaveney Legal Group, 1101 Kings Highway North, Suite G100, Cherry Hill, NJ 08034
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 03 2017 23:09:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 03 2017 23:09:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516510535 EDI: BECKLEE.COM Oct 03 2017 22:43:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516348396 +EDI: AMEREXPR.COM Oct 03 2017 22:43:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 516348399 +E-mail/Text: bankruptcy@cavps.com Oct 03 2017 23:09:46 Calvary Portfolio Services,
 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 516584948 EDI: BL-BECKET.COM Oct 03 2017 22:43:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516367516 +E-mail/Text: bankruptcy@cavps.com Oct 03 2017 23:09:46 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 516348400 +EDI: IIC9.COM Oct 03 2017 22:43:00 IC Systems, Inc, 444 Highway 96 East, Po Box 64378,
 St Paul, MN 55164-0378
 516348401 EDI: IRS.COM Oct 03 2017 22:43:00 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 516348402 +EDI: CBSKOHL.COM Oct 03 2017 22:43:00 Kohls/Capital One, Po Box 3120,
 Milwaukee, WI 53201-3120
 516348403 E-mail/Text: camanagement@mtb.com Oct 03 2017 23:09:07 M & T Bank, P. O. Box 844,
 Buffalo, NY 14240
 516394824 E-mail/Text: camanagement@mtb.com Oct 03 2017 23:09:07 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840
 516520358 +EDI: MID8.COM Oct 03 2017 22:43:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 516348404 +EDI: MID8.COM Oct 03 2017 22:43:00 Midland Credit, 2365 Northside Dr.,
 San Diego, CA 92108-2709
 516348406 EDI: PRA.COM Oct 03 2017 22:43:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 516546877 EDI: PRA.COM Oct 03 2017 22:43:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 516358884 EDI: Q3G.COM Oct 03 2017 22:43:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 27

Date Rcvd: Oct 03, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Brian E Caine on behalf of Creditor U.S. Bank National Association et al...
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua Humphries on behalf of Debtor Amanda Lenard jhumphries@keaveneylegalgroup.com,
data@keaveneylegalgroup.com;r46514@notify.bestcase.com

TOTAL: 6